

FAMILY LIVING IDEAS

February 2006

Lessons From a Carrot, Egg and Coffee Bean

Let's face it. Painful personal trauma and tragedy — like illness or injury, death of a loved one, loss of a job or the unexpected breakup of a relationship — are unavoidable. The question is: Will these private calamities erode our capacity to be happy or cause us to become stronger and better able to live a meaningful and fulfilling life?

Consider how differently the carrot, egg and a cup of ground coffee beans are affected by the extreme adversity of being boiled. Like the carrot, adversity can soften us. We can emerge more flexible, understanding, compassionate and grateful or we can let our life spirit turn into a soft mush. Like the egg, the boiling water can make us harder, stronger, tougher and wiser, or we can become more cynical, pessimistic, callous and inaccessible. And like the coffee bean, we can willingly transform our lives into something better or simply lose ourselves completely.

No, we can't control everything that happens to us, but we have a lot to say about how we react and, therefore, what happens *in* us. The first step to turning adversity into advantage is to get out of the hot water as quickly as possible. Don't dwell on catastrophe. Grieve but move on. Don't define your life by misfortune.

Second, force yourself to move forward. Draw on inner strengths, the people who love you and your faith to help you transform your life into something better. Formulate a vision of a more purposeful life filled with people and experiences that will help you become more fulfilled.

Source: Michael Josephson, Josephson Institute of Ethics

Diabetes Classes

Do you or a family member have Diabetes? Would you like better control of your Diabetes? If the answer is yes, you can benefit from this free program.

What you get free:

- Two screening tests.
- Information about five critical tests that tell you how well you are doing with your diabetes care.
- Four diabetes nutrition classes.
- Screening tests repeated after three months.

Classes can be taught anywhere (Quincy, Moses Lake, Ephrata, Othello, Royal City, Desert Aire, Coulee City or Grand Coulee) where we have 10 or more diabetics wanting the classes.

Call Laurie or Betty at 754-2011 Ext. 413 or 1-800-572-0119 if you are interested in signing up. We will set up a series of classes when we have 10 diabetics signed up in one location. Need to call soon if you want a series this spring.

If there is a patch of mold in your house, and a family member is allergic to it, treat it with bleach. It has long been known that bleach kills household mold, but a new study has found that it also neutralizes allergens in the dead mold. Wear vinyl gloves and goggles (without ventilation holes) and even (if the job is a big one) an N-95 face mask, available in hardware stores; be sure the area is well ventilated. Clean the patch with soap and water, then apply diluted bleach—1 cup of bleach to 16 cups (1 gallon) of water. Allow the area to dry thoroughly. You may need expert help for the cleanup if you've been through a flood or bad storm.

Source: UC Berkeley Wellness Letter, December 2005

Your future depends on many things,
but mostly on you.

New Labeling Helps You Avoid Trans Fat

But trans fats still lurk in fried foods, baked goods—and butter's no better.

Any day now, after investing 30,000 hours in research and testing, Kraft Foods will introduce an Oreo cookie that contains no trans fat. The company, like other food manufacturers, has been scrambling to meet a Jan. 1 Food and Drug Administration (FDA) deadline adding trans fats to Nutrition Facts labels: All packaged foods with a half-gram or more of trans fat per serving must now fess up.

Trans fats, containing trans-fatty acids and typically labeled as "hydrogenated" oils, have been widely used in baking and frying because of their physical properties. Trans fats are formed when hydrogen is added to liquid oils—primarily soybean oil—which not only solidifies the oil but also makes it resist going rancid and degrading with reheating. Trans fats were also once touted as a cheap and apparently healthy alternative to butter and other animal fats.

Nutrition Facts	
Serving Size 1 cup (228g) Servings Per Container 2	
Amount Per Serving	
Calories 280	Calories from Fat 120
% Daily Value*	
Total Fat 13g	20%
Saturated Fat 5g	25%
Trans Fat 2g	
Cholesterol 30mg	10%
Sodium 660mg	28%
Total Carbohydrate 31g	10%
Dietary Fiber 0g	0%
Sugars 5g	
Protein 5g	
Vitamin A 4%	Vitamin C 2%
Calcium 15%	Iron 4%
* Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs:	
	Calories: 2,000 2,500
Total Fat	Less than 65g 80g
Sat Fat	Less than 20g 25g
Cholesterol	Less than 300mg 300mg
Sodium	Less than 2,400mg 2,400mg
Total Carbohydrate	300g 375g
Dietary Fiber	25g 30g
Calories per gram:	
Fat 9	Carbohydrate 4 Protein 4

Fast-food chains, heavily reliant on frying, have been the slowest to kick the trans-fat habit.

For now, your best strategy to avoid trans fats—and, just as important, saturated fats—when eating out is to skip the fried foods. A large order of fries typically contains six grams of trans fat. Also beware of takeaway baked goods such as doughnuts. And, of course, check the new labels on commercially baked products like Oreos.

"Don't switch from trans fat to saturated fat," advises Alice H. Lichtenstein, DSc, Stanley N. Gershoff Professor at Tufts' Friedman School of Nutrition Science and Policy. "The aim should be to minimize the intake of *both*. And remember that the bottom line is still total caloric intake."

So when you study the new Nutrition Facts labels, don't just look for a zero on the trans-fat line.

Take a gander at the line above it, too: How much saturated fat are you getting per serving? And don't forget the top line, calories, whatever their source; if your caloric intake exceeds that burned in physical activity, you'll put on the pounds.

The American Heart Association (AHA) recommends a diet rich in fruits and vegetables, whole grains, low- and non-fat dairy products, legumes and fish.

Source: Tufts University Health & Nutrition Letter, January 2006

Surprising cause of illness: Gluten intolerance (also known as celiac disease), says allergy expert Thomas Brunoski, MD. More than two million Americans may be gluten-intolerant, and most don't know it. When such a person eats gluten—found in wheat, rye and barley—the small intestine becomes inflamed and nutrients are not absorbed properly. Classic symptoms include itchy skin rash, diarrhea, abdominal cramping and other intestinal problems. *But:* Some sufferers have anemia, headaches, hair loss, joint pain, liver inflammation and/or seizures. People with these symptoms should be tested for gluten intolerance.

Source: Thomas Brunoski, MD, is a specialist in food and environmental allergies, Westport, Connecticut

Looking for a low-sugar cereal? Check the ingredients list for words that mean added sugar, such as dextrose, sucrose, maltose, cane juice, honey and corn syrup. *Good low-sugar dry cereals:* General Mills' Cheerios and Wheat Chex...Post Grape-Nuts and Grape-Nuts Flakes...puffed Kashi...and any brand of unfrosted shredded wheat. *Good hot cereals:* Old-fashioned rolled oats, unsweetened regular or instant...Ralston 100% Wheat...Wheatena...and Arrowhead Mills 7 Grain. *Healthier ways to add sweetness:* Mix in sliced bananas, peaches, strawberries, blueberries or chopped dried fruit.

Source: Suzanne Havalala Hobbs, DrPH, RD, University of North Carolina at Chapel Hill

WHY Eat An Apple?

A Canadian government study says apples are teeming with antioxidants, the peel more so than the flesh. The antioxidants in apples are mostly plant chemicals and are thought to play a role in preventing cancers. Apples also have other virtues. Their pectin, which is the soluble fiber, helps lower blood cholesterol. Check out the new prepackaged slices—they make great ready-to-eat snacks.

Source: The Topic Tickler, Chelan and Douglas Counties, November 2005

Apple skins fight Alzheimer's disease and cancer. They contain high levels of *quercetin*, an antioxidant that may fight cell damage linked with these diseases. *Best:* Eat at least one red apple a day. Quercetin also can be found in onions, raspberries, cherries, red wine, red grapes, citrus fruits, broccoli, leafy greens and green and black tea.

Source: Chang Y. Lee, PhD, Cornell University, Geneva, New York



Breads labeled "whole grain" may have very little whole grain. *How to tell:* Look for the word "whole" in the first item listed on the ingredient list—either "whole wheat" or another whole grain. If it says, for example, "enriched wheat flour," you are not getting the benefit of whole grains. Commercial bread makers often strip away the healthful parts of the grain—the bran (outer layer of the wheat kernel) and the germ (the nutrient-dense embryo) to make soft airy breads with longer shelf life.

Source: Suzanne Havalala Hobbs, DrPH, RD, University of North Carolina at Chapel Hill

Lifesavers

Three recent studies offer good news about U.S. auto safety.

About 200 children's lives are being saved each year because more Americans are driving with kids in the back seat instead of the front and are using proper child restraints, according to a new report in the *Journal of Safety Research*. Most serious crashes are frontal collisions, so the back is safer for everyone, but especially children.

Almost no one is being killed by inflating front-seat air bags in new vehicles, The National Highway Traffic Administration (NHTSA) says. The worst model-year was 1995: 68 deaths (58 of them children or infants) have been attributed to air bags in 1995 vehicles. No such deaths have occurred in 2002 or 2003 vehicles, and only one in a 2004 model. The reason: air bags have been redesigned to inflate with less power; more people are wearing safety belts; and more kids are riding in the back seat.

And now the really big number: About 328,000 lives were saved from 1960 to 2002 because of improved safety standards and technologies in motor vehicles, according to another recent NHTSA analysis. In 2002 alone, more than 24,000 lives were saved. The biggest lifesavers:

- Safety belts: 168,500 lives saved.
- Energy-absorbing steering assemblies: 53,000.
- Improved door locks/latches: 28,900.
- Improved dashboards: 21,000.
- Stronger side door beams: 14,700.
- Improved brakes: 13,000.
- Front air bags; 12,000.
- Stronger windshields: 6,700.

Source: *UC Berkeley Wellness Letter*, December 2005

IN CASE YOU'RE HURT...

You're in an accident and taken to the ER. You can now use your cell phone to help doctors reach someone who knows your medical history. This idea, known as ICE (In Case of Emergency), helps medical personnel contact a loved one if you're hurt and can't speak for yourself. To set it up, dial your contact's phone number and save it as ICE (or ICE-wife) in your phone book. Experts also recommend that you keep a list of emergency contacts and any important details about your medical history (allergies, drugs you're taking) with your driver's license.



THREE STEPS FOR READING FOOD LABELS

1. If you are trying to control your weight, it's natural to want to look at calories first—or to look at saturated fat content if you are concerned about heart disease. Instead, first check the serving size, because the amounts of calories, fat and other nutrients are all based on a single serving. If you eat a portion that equals 2 servings, multiply the calories and all the amounts by 2.
2. After serving size and calories, the Nutrition Facts panel lists the amounts of nutrients that each serving of the product contains. These nutrients are listed in grams or milligrams and also in % Daily Value. Daily Values (DV) are the recommended amounts of nutrients recommended for an average adult each day of the food, based upon a diet of 2,000-2,500 calories daily. Because most Americans don't get enough dietary fiber, vitamin A, vitamin C, calcium and iron, these nutrients must be listed on the label with their % DV. People of different ages may have different requirements for some nutrients. However, the goal is not necessarily to achieve 100% DV of all nutrients. The measure is really more practical for identifying quickly whether a food is high or low in various nutrients. In addition to helping you find out if you are getting enough calcium, for example, the Daily Value can also be a guide for limiting fat, cholesterol and sodium in your diet.
3. Check the ingredient list and look for health claims on the food package. Ingredients are listed in descending order by weight. If sugar, for example, is at the beginning of the list, that means the product contains a lot. If the first ingredient in a grain product is "whole," that means a whole grain is the main ingredient.

Source: *American Institute for Cancer research Newsletter*, Winter 2006



If you have back pain, it's more important to do general physical activity, such as brisk walking or swimming, than specific exercises for your back, according to a recent study by researchers from UCLA. It found that people with back pain who did the equivalent of three hours of brisk walking a week did much better than those who did back exercises, which actually tended to make matters worse. One problem with back exercises, the researchers said, is that people often do them incorrectly—or that the exercises may not be the right ones for their specific back problems.

Source: *UC Berkeley Wellness Letter*, January 2006

Make your own frozen gel pack for icing injuries by partially filling a heavy-duty plastic freezer bag with a mixture of one-quarter rubbing alcohol and three-quarters water. Seal the bag, then seal it inside a second plastic bag. Place it in the freezer. The gel will remain soft (the more alcohol you use, the softer it will be), making it gentler on your injuries than hard ice packs.

Source: *UC Berkeley Wellness Letter*, January 2006

Did you know that...

...each American worked 70 days, on average, just to pay federal taxes and 37 days to pay state and local taxes in 2005? Americans pay more toward taxes than for food, clothing and medical care combined.

Source: Scott Hodge, president, Tax Foundation, a taxpayer education and information organization, Washington, DC

I can invest \$50 a month. Are there mutual funds that will accept investments of that size?

A number of mutual fund companies accept modest first-time contributions, if you commit to contributing at least that amount every month. Most fund companies, including Vanguard and Fidelity, offer these low-minimum automatic investment plans. For example, T. Rowe Price normally requires a minimum of \$2,500 for its mutual funds' taxable accounts and \$1,000 for IRAs, but offers an automatic investment plan with minimum monthly investments of \$50. Davis Funds has an automatic investment plan with a \$25 minimum contribution, but you must have established an account with at least \$1,000. If you can't afford such monthly purchases, save your money until you can afford the minimum contribution for a standard account or IRA.

Source: Vern Hayden, president, Hayden Financial Group, Westport, Connecticut

Don't pay referral fees to arrange a reverse mortgage.

The Department of Housing and Urban Development (www.hud.gov/groups/seniors.cfm) provides lenders' names at no cost. These lenders do not charge for application or approval. *Caution:* Reverse mortgages usually are tax-free, but they may affect eligibility for need-based public benefits, such as Medicaid. More information: See our story on reverse mortgages at www.BottomLineSecrets.com/extra. With a reverse mortgage, you get money from the lender every month or a lump sum, a credit line or a combination of these options. The reverse mortgage is paid from the proceeds of the sale of the house after you move or die. The amount you can borrow depends on your age and other factors. Loan costs can be high and may not be amortized if you move within five years—these mortgages are best if you plan to stay in your home long-term.

Source: Larry Swedroe, director of research, Buckingham Asset Management, St. Louis. www.bamservices.com

FAST FLU FACTS

- ³/₄ A pandemic occurs when a new form of virus emerges—or when an older form re-emerges; when it spreads to humans; and when it spreads easily among humans, according to the World Health Organization. With the avian flu, the first two conditions have been met, but not the third.
- ³/₄ U.S. deaths from past pandemics: 1918-19 Spanish flu—500,000; 1957-58 Asian flu—70,000; 1968-69 Hong Kong flu—34,000.
- ³/₄ The Spanish flu pandemic of 1918, with a global death toll of at least 50 million, originated in Kansas. It was called Spanish flu because U.S. soldiers returning from World War I carried a more lethal form home.

Source: Anthony Fauci, M.D., director of the National Institute of Allergy and Infectious Diseases, December 2005

Maximize credit card rewards by using the same card all the time and charging everyday items, such as groceries, gasoline and on-line purchases. Find a card with the type of rebate that works best for you—some offer cash back, others give points redeemable for a variety of goods and services. Look for credit cards that have partnerships with more than one company. Always pay your bills in full every month—otherwise, finance charges will cost more than the rebate program gives you.

Source: Curtis Arnold, founder and public relations director, CardRatings.com, which reviews and rates credit card offers, Little Rock, Arkansas

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